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MAGAZINE OF THE U.S. NAVY SEPTEMBER 2000

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In New York City, *The International Naval Review*: A Celebration of Seapower for the Millennium was just the beginning. The 25,000 Sailors from 40 ships representing 24 different countries got a big bite out of the "Big Apple's" Fourth of July celebration.

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Welcome to Houston's Ben Taub General Hospital. Here you'll find the home of the military's Joint Trauma Training Center, where military students from fleet surgical teams around the world can see and do more in one month than many of their shipmates will see in 20 years of service.

36 Something to Do on the Weekend

If you're a major participant in the Couch Potato Olympics, or just sleeping your weekend away, then take a quick read, change your clothes and see the staff of your local MWR. There are many things to do in your free time, and MWR can help!

40 Planning Your Future: The Time is Now

Part 2 of our Financial Planning series discusses the goal-setting and decision-making necessary to begin planning for the future. Even if you got a late start, you can still catch up.



AHANDS

by

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28 In the Eye of the Storm

An untrained observer might think the mission of a Patrol Craft (PC) is small because the ship is small. But the Sailors of USS *Firebolt* will tell you their compact firepower, exciting missions and superlative training allow them to live up to the motto, "Charge Hard and Strike Fast."

Departments

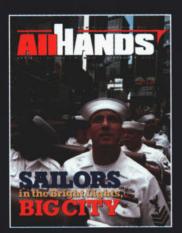
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On the Front Cover

Sailors from USS John F. Kennedy take in the sights, sounds and smells of the "Big Apple" aboard a double-decker tour bus. More than 25,000 Sailors from 40 different ships were in New York City during the Fourth of July celebration in conjuction with the International Naval Review.

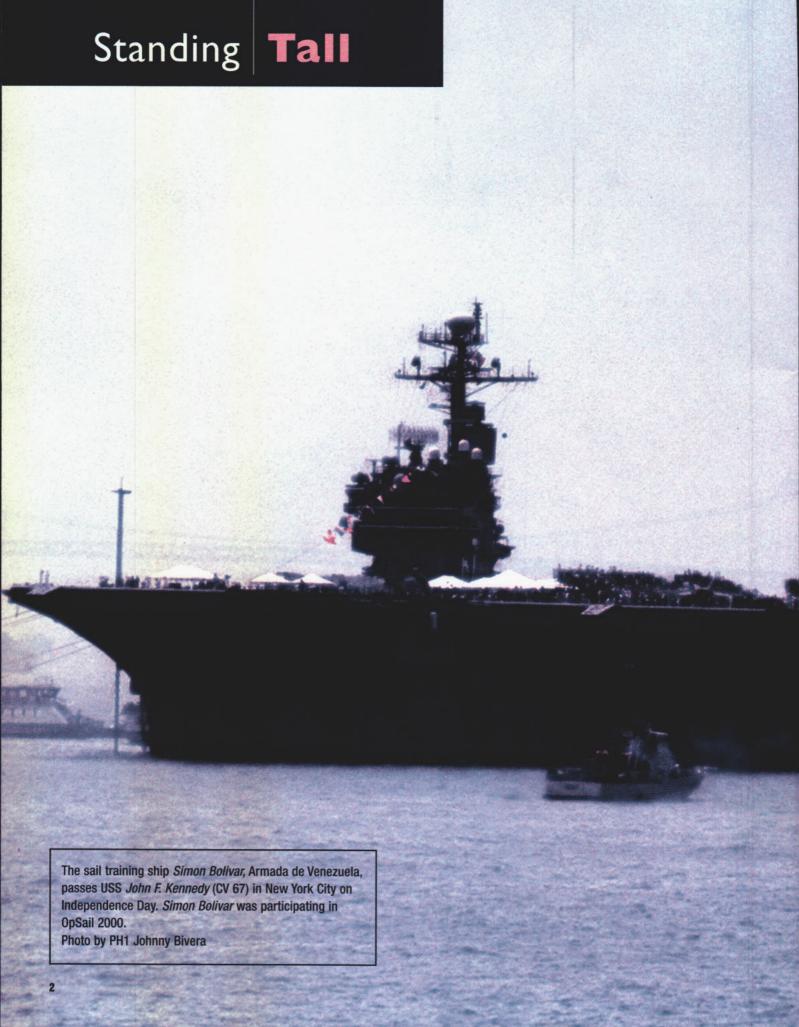
Photo by J01 Preston Keres

Next Month

Sailors from around the fleet took time during the last week of May to help All Hands see what happens on "Any Day in the Navy." Our October issue is dedicated to the Navy and all the Sailors who helped us see what's going on out there.

Check us out Online at:

www.mediacen.navy.mil









Around the Fleet

Editor,

As my son-in law was preparing to leave the Navy, he was sitting in one the offices waiting for an exit interview and began to read the April 2000 issue of *All Hands*. As he started to read the caption associated with the article on the saving of the crew of *Squalus*, he recognized our family name. He showed me the picture of A.L. Rosenkoetter demon-

strating the Momsen Lung. That indeed is my father in that picture on Page 16.

Dad spent 30 years in the Navy (17 in submarines and during World War II) and told me that as a young Sailor, he was one the first to test the Momsen Lung in the tank at New London, Conn.

Richard A. Rosenkoetter

Editor,

I just read your June 2000 All Hands. It is the best I've seen. Your product has improved over the years and I believe it is on par with successful commercial publica-

tions. The *All Hands* staff provides a tremendous service to the fleet.

Keep up the great work.

CAPT D.L. Logsdon
Commanding Officer
USS Harry S. Truman (CVN 75)

Editor,

I started my career as an E-1, then got commissioned through Aviation Officer Candidate School. I have spent a wonderful 23 years in the Navy and will soon head to Fleet Air Reconnaissance Squadron 2 in Rota, Spain, as XO then CO.

Let me tell you what a pleasure it is to pick up a copy of



AMS3 Lisa Robb of Manhattan, Kan., takes a break to read her latest issue of *All Hands*. Robb is assigned to Helicopter Squadron 5. *Eisenhower's* Battle Group and Carrier Airwing 7 were on a sixmonth deployment to the Persian Gulf.

BY THE Numbers

25,000

The approximate number of Sailors who arrived in New York City for Independence Day celebrations during the International Naval Review. (See story, Page 14).

2,000

The average number of trauma cases seen by the 150 physicians, corpsmen and nurses during their course at the Joint Trauma Training Center, Houston. (See story, Page 20).

2,014

The approximate number of Americans still unaccounted for in Southeast Asia.

170

The length (in feet) of the smallest ship in the Navy, a patrol craft. (See story, Page 28)

SHIPMATES



Religious Program Specialist 1st Class Carrie M. Boniek, a native of Paynesville, Minn., was selected as the 1999 Junior Sailor of the Quarter (4th quarter) for Naval Technical Training Center, Meridian, Miss. While completing the Naval Military Training Staff Course and the Navy Military Training Instructor Qualification, she continued to develop highly-trained Sailors. Boniek was also selected as Meridian Military Citizen of the Year.



Aviation Structural Mechanic 1st Class (AW) Geronimo M. Mendoza was selected as HSL-43's Sea Sailor of the Year for 1999. He is recognized as a maintenance expert and is designated to release aircraft safe for flight. The North Highland, Calif., native also serves as Quality Assurance Division Night Shift Leading Petty Officer and Quality Assurance Representative.



Intelligence Specialist 3rd Class Raechelle M. Patterson of the U.S. European Command was selected as the 1999 Junior Sailor of the Quarter (4th quarter) for her distinguished service as Information Management Technician, Joint Analysis Center. Patterson served as the coordinator for system upgrade and integration of the Automated Message Handling System (AMHS) for 50 users on 40 workstations.



Engineman 2nd Class (SW) Juan A. Staggers was selected as the 2000 Sailor of the Quarter (1st quarter) onboard USS *Shamal* (PC 3). The Eutawville, S.C., native was recognized for his daily demonstration of extraordinary technical ability, and motivation.

Master Chief Petty Officer of the Navy MMCM (SS/SW/AW) Jim Herdt

All Hands each month. In my 23 years, I have seen the magazine grow to what it is today. All Hands is a class act amongst all the other professional journals, and not just military. The ideas, writing and layouts are equal to any civilian publication, and I learn something about the rest of the Navy every issue.

Thank you for your tremendous effort, and know that I look forward to the next issue of All Hands.

CDR Keith May

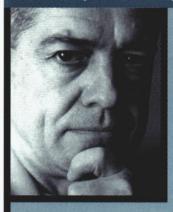
Chief Staff Officer, Commander Patrol & Reconnaissance Wing 11 NAS Jacksonville, Fla.

Editor,

Concerning your most recent issue of All Hands (June 2000). On Page 28 there is a picture of ENS George Gay and a nurse standing next to him. Well, you mentioned all about Mr. Gay, but not the nurse. Her name was LT Ann Davidson, my aunt. In fact she was one of the nurses who attended Mr. Gay during his recuperation.

She served the Navy proudly for many years and is now at rest in Arlington National Cemetery. Also, she was stationed in Hawaii during the attack on Pearl Harbor. The picture in All Hands was also the cover of a magazine in the 1940s, though I cannot remember the name.

> ENS Eric L. Davidson Chief Engineer USS Firebolt (PC 10)



Speaking with Sailors

The MCPON answered this question from an all hands call during his recent visit to Pensacola, Fla.

Q: Why did we eliminate the requirement to do our rate training manuals for advancement?

A: We did NOT eliminate the requirement to do your rate training manuals for advancement. We eliminated the requirement to document the completion of your rate training manuals.

Any Sailor work-**Knowing the way to** ing for me would not get rec-Success is not enough. of Sailors we're ommended We have to show the for promotion until they way to success to our successfully completed their **junior Sailors.** rate training manuals. That's not being hard,

it's just a chief doing the job of making sure Sailors are as prepared for promotion as possible.

Navy leaders took a look at how we were doing business and realized that there is no need for PSDs to document the completion of the courses when it's a deck-plate leadership issue. Any Sailor wanting to be competitive for advancement should not only complete the rate training manuals, but study from them before every advancement test. Being truly prepared to take the test is the biggest factor in advanc-

Speaking of advancements, I'd like to take this

ing to petty officer 1st class.

opportunity to congratulate the newest class of chief petty officers. The "Rights of Passage" always serves as a period of renewal for the entire chief's mess, and this year is no exception. The next century promises to hold just as many challenges and opportunities as the last one provided

to the mess. Seeing the amazing quality welcoming into the mess, I'm more than confident we will rise to overcome what-

ever challenges are over the horizon.

In our ever-changing Navy, it's more important than ever for chiefs to be able to provide the stability and leadership that has become a staple over the generations. Knowing the way to success is not enough. We have to show the way to success to our junior Sailors. This is, and always has been, one of the most important roles we fulfill as chief, senior chief and master chief petty officers.

Speaking with Sailors is a monthly column initiated by the Master Chief Petty Officer of the Navy as a way of reaching out to the men and women of the fleet, whether they are stationed just down the road or halfway around the world.

Around the Fleet

Sailor Earns Spot on U.S. Olympic Wrestling Team

restling is a marathon," said Aviation Boatswain's Mate 1st Class Steve Mays of Kalamazoo, Mich., in 1998 following the Armed Forces Wrestling Tournament at the Olympic Training Center in Colorado Springs, Colo. "It's not how you start the race,

it's how you finish. And hopefully, in 2000, I'll be the man. It's my dream. That's Steve Mays back there (looking at the Olympic rings), U.S.A.

Olympic Team."

Two years later, after placing fourth at the 1998 Armed Forces tournament, this Sailor's dream came true. In late June, Mays earned a spot on the U.S. Olympic team in Greco-Roman wrestling at 54 kg (119 lb. weight class) by defeating a past Olympian and U.S. Nationals champion at the U.S. Olympic Wrestling Trials in Dallas. Mays scored a two-match sweep over 1996 Olympic silver medallist Brandon Paulson, and avenged a loss to Paulson at the 2000 U.S. Nationals finals in Las Vegas (see *All Hands*, August 2000).

To earn a berth on the Olympic team, the Challenge Tournament Champion faced the U.S. Nationals Champion and the first wrestler to win two matches over the other made the team. Mays' confidence from the day before carried into his first match with Paulson and the Navy veteran won 3-0.

"One step closer, one step closer to the dream," said Mays following the first match.

"All I can do is rest and get ready for the next match. He's the champ and I will have to take the next match."

Mays beat the champ and won the second match 5-0, earning a trip to Sydney, Australia, and realizing a dream he has had a very long time.

According to Mays' coach, retired Navy Master-at-Arms 1st Class Rob Hermann, the Navy helped Mays become the best. "If it wasn't for Navy sports, the Navy in general and his command USS *John F. Kennedy* (CV 67), it wouldn't be possible," added Hermann.

"They gave him the opportunity to do it full time, and his dream has finally come true."

Story by JOC Bill Johnson-Miles who is assigned to Naval Media Center FSD San Diego.

Absentee Voting Deadlines Sooner Than You Think

ov. 7, Election Day, is less than three months away. That may seem like a long time, but voting officials recommend absentee voters request ballots 45 days in advance, and even further in advance if they haven't yet registered to vote in their home district.

Hmmm ... that window of opportunity is starting to

Officials with the Federal Voting Assistance Program (FVAP) have put a tremendous amount of information about absentee voting on the Internet at www.fvap.ncr.gov. Some specific links military voters may find helpful are below.

www.fvap.ncr.gov/publications/howtoinfo.html — This page consists of an electronic version of the useful pamphlet "How To Do It — Vote Absentee." The pamphlet answers such questions as: Can I vote absentee? How do I apply for an absentee ballot? When is

the best time to apply? The pamphlet is also available through unit and installation voting assistance offices.

For the online version of the Federal Post Card Application, go to www.fvap.ncr.gov/other-tools/onlinefpca.htm. This recent addition to the site was added to make voting easier for those without immediate access to a voting assistance office. The only down side to using

this version is individuals must pay their own postage. The printed, cardstock version can be sent postage-free.

For toll-free voting assistance numbers in foreign countries, go to www.fvap.ncr.gov/tollfree2000.htm. This page includes toll-free phone numbers to the Federal Voting Assistance Program from nearly 60 different countries. DOD voters can also transfer to the DOD **Voting Information** Center, which, in turn, can transfer individuals to the office of their elected

officials in the U.S. Congress, and their state governors and chief election officials.

Story by Army Staff Sgt. Kathleen T. Rhem, American Forces Press Service.

Navy Coach Leads Team to State Championship

fter just one year of coaching, Chief Yeoman (AW) Dennis Alexander led a four-man squad of sprinters to victory in the 400 and 800 yard relays at the 2000 Tennessee Boys Track Championships in Chattanooga, Tenn.

Alexander, an assistant at



Navy Personnel Command's Manning Control Authority Branch (PERS-453) in Millington, Tenn., has an extensive background as both a runner and a coach with the All-Navy Track Team, and assumed the title of track coach at Millington High School in the spring of 1999. He worked



Four seniors, Marlon Barrentine, Darren Garcia. Jody Sneed and Marcus Barnes, built an impressive record, qualifying them for the state championships. Once in Chattanooga, the team ran the 400 relay in 41:54, and the 800 in 1:27.14. Perhaps most satisfying for Alexander is that three of the four have signed with regional colleges on track scholarships. The fourth is still weighing offers from several colleges. "You try to build these kids up and help them rebound from mistakes they've made," Alexander said. "You're a role model, and it wasn't just me. None of this would have happened without the support of other Sailors and my chain of command," he said.

> Story by JOC(SW/AW) Mike Morley, Navy Personnel Command Public Affairs, Millington, Tenn.

quickly, first organizing a structured track program, then unifying his team around one goal — winning.

"We had a lot of good runners who needed some direction and a push. We started five months early, doing speed work in the winter in an old hangar on base," Alexander said. "Soon, we had 22 kids in the program, and we wanted to take part in some regional meets," he added.

But a top-notch track program can be expensive, so Alexander turned to his shipmates for help. "The Mid-South Chief Petty Officers Association and First Class Petty Officers Association paid for uniforms for the entire team, and helped us with expenses for the (regional) meets," he said.

Certified Weight Tickets Now Mandatory in Personally Procured Moves

ast year, the Do It Yourself or "DITY" Move program name was changed. Now, any household goods (HHG) transportation or storage not procured by the government is called a "Personally Procured Move."

Along with the name change came a requirement that prior to any claim for reimbursement, a service member making a personally procured move must get certified weight tickets for the vehicle both empty and loaded with the HHG shipment.

Certified weight tickets are available only from a "public

assignment

The International Naval Review 2000 was the Navy's congressionally mandated observance of the millennial year and recognition of the nation's 224th birthday. (See page 14)

"It was amazing to me how different New York City felt when the Navy was in town," said JO1 Preston Keres. "I've been there many times before, but the vibe is more intense when you're there covering a Navy event."

"Having such a large venue to cover on my first official assignment for the magazine was a challenge,"
Keres added. "I wanted to make sure I showed the fleet — what it was all about, them on the town — enjoying themselves."

Keres is the newest member of the *All Hands* team arriving from Syracuse, N.Y., where he spent a year completing the Military Photojournalism Program at Syracuse University. ■

weighmaster," or from a federal government scale at a U.S. military installation. Personal Property Shipping Offices will provide service members with a list of qualified scales in the local area for their convenience in obtaining these required weight tickets.

It is important to note that state-operated weigh scales found along interstate highways

Around the Fleet

TIME CAPSULE

Looking back to previous September editions, we see active engagement with North Korea (1950), a temporary loosening of cold-war tensions with Russia (1975) and a rising awareness of HIV (1990).



50 Years Ago — September 1950

U.S. forces were actively opposing North Korean aggression toward South Korea. *Essex*-class carriers were transporting Air Force F-51 *Mustangs* to Korea, and the Navy set up a 5,000-mile-long supply line to the Far East. It also stopped "mothballing" ships scheduled for decommission.



25 Years Ago — September 1975

Still in the thick of the Cold War, Soviet ships visited the United States — Boston — for the first time since World War II.

All Hands highlighted the visit and the reciprocal visit by U.S. ships to Leningrad. With a high-interest mystique still surrounding U.S./Russian relations, we ran five feature stories about the events.



10 Years Ago — September 1990

Our September magazine highlighted the relatively new issue of HIV education. HIV was still shocking the nation and creeping into active-duty ranks. We also looked at the great time Sailors from two ships. USS Harry E. Yarnell (CG 17) and USS Kauffman (FFG 59), had on liberty call in Poland. It was the first U.S. Navy portcall to Poland in 63 years; some Sailors visited former Nazi concentration camps from World War II.

are not necessarily "certified" scales and are generally not operated by a certified "public weighmaster."

Military personnel making a personally procured move should not use these scales. Most truck stops found along major interstate highways are open "24-7," and will normally meet the certification requirements.

Individuals are encouraged to check with these facilities first to

be sure that they meet the requirements for certification. Without the proper weight tickets signed by a public weighmaster, no payment will be made.

Other changes to the Joint Federal Travel Regulations (JFTR) greatly expanded options and alternatives available to service members. Because of the numerous changes, all military personnel (regardless of rank or experience) are strongly encouraged to seek guidance from their local Personal Property Shipping Office, or consult the Naval Supply Systems Command (NAVSUP) home page at www. navsup. navy.mil, or the HHG help line at 1-800-444-7789, well in advance of any move. This will save service members money and may actually earn monetary incentives.

Story by NAVSUP Public Affairs (NNS)

Navy Upgrades to NMCI

uring the past several years, different commands within the Navy have tried to keep up with the technological revolution by building up computer networks with needed capabilities such as e-mail and Internet access. As a result, the Navy created a conglomeration of stand-alone systems that many times are incompatible, can't talk to each other and have different levels of security.

The Navy Marine Corps Intranet (NMCI) is an effort to remedy that. It is a strategic approach that will enable individual units and the entire Department of the Navy to effectively communicate in the modern age.

By awarding a contract to a private contractor to build, maintain and upgrade shore-based information technology (IT), the Navy can focus on its core mission and avoid playing "catch-up" with technology. Several companies are in the final competition phase of the five-year contract.

The goal of NMCI is to replace the department's numerous shore-based networks with one secure interoperable network that provides voice, video and data services to all Navy and Marine Corps personnel. Through a multi-year service contract, NMCI

will deliver comprehensive, end-to-end information services. This will significantly enhance security, improve interoperability and increase access to information.

NMCI is the shore-based counterpart of the Navy's Information Technology for the 21st Century (IT-21) and the Marine Corps' Tactical Network (TDN). NMCI and these initiatives will link the Marine Corps and Navy afloat units with commands ashore.

"The reason for the contract is simple," said CDR Jay Caler, Shore Network Requirements officer for the Navy's Department of Space, Information, Warfare and Command and Control (N-6). "Experts in commercial industry are developing the real cutting edge technology," he explained. "NMCI will allow DON to acquire new and improved capabilities faster through commercial development."

Each installation will buy IT services in much the same way as it does telephone service, electricity or any other utility. The installation, or "customer," will be charged a fixed price per user, or "seat." The NMCI service contract will provide a basic service to all users and allows for tailored upgrades and additional capabilities to be purchased on an individual basis as line items on the contract.

The customer might require classified and unclassified Internet access but would have no need for video teleconferencing. They get what they pay for. It's all built, managed and upgraded by a single contractor.

Several areas of IT are to be handled by the NMCI, according to Caler. They include:

- Initial implementation;
- · Refresh rate;

- Training;
- · Consistent look and feel everywhere you go; and
- · Contractor-maintained infrastructure.

"Technology changes every 18 months," said Caler. "One of the contractor's responsibilities will be to keep the technology up-to-date, or 'refreshed,' saving the base CO the headache and the funds spent in the first place."

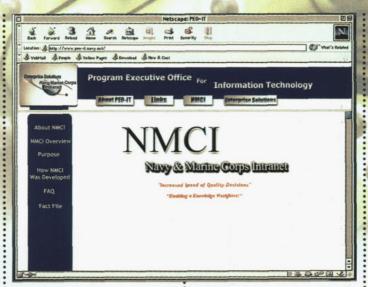
Over time, it has not been unusual to see military personnel pulled from their inrate duties to fill in as computer troubleshooters.

"This new initiative should allow personnel who are serving out of their rate to return to that specialty, increasing their prospects for advancement," added CDR Nancy Doss of the Program Executive Office (Information Technology).

Doss also explained that since all the IT will be coming from one source, it will have a consistent look and feel everywhere you go, minimizing the time it takes someone to learn a new system.

Another advantage NMCI will provide is computer maintenance and repair. "That can be a real burden for some commands," explained Caler. "That burden can be even worse if the only guy that understood the software or maintained the computers just transferred.

"You need that computer to do the job," he explained, "but if you don't have a LAN (local area network) administrator at your command, you're in trouble. The real big thing about NMCI is that the service will be available to you. You don't have to rely on yourself to keep your system running. So it : • Better coordination of house-



will remove a lot of the frustration from the Sailor and the CO."

The size of data "pipelines," or bandwidth, is another critical aspect of IT enhanced with NMCI. The contractor will maintain and upgrade the pipelines as technology changes. Once ships tie up in port, they can "plug in" to NMCI and take advantage of the increased bandwidth for all kinds of voice and data services.

NMCI will improve the quality of life for Sailors and Marines, both ashore and at sea, by improving access to and interoperability with existing and future web-based information and personnel related services throughout the Department of the Navy.

Some examples of how NMCI will improve quality of life for Sailors and Marines include:

- · Easier tracking of changes in pay due to promotions, time in service, special pay or seaservice, and allotments;
- · Better access to housing allowance and base services information prior to transfers;

hold goods shipments;

- Reduced difficulties associated with Permanent Changes of Station and Temporary Duty assignments through easier access to billeting reservation information and financial requirements;
- Reliable e-mail transmission. With respect to maintenance, NMCI will increase the amount of information available to Navy and Marine Corps maintenance professionals by providing more reliable and secure access to the technical support infrastructure.

Some of the other benefits NMCI will offer include:

- · Enable faster searches for parts and equipment throughout the Navy Supply System;
- · Facilitate faster ordering and tracking of parts and equipment;
- Support on-line troubleshooting and diagnosis of maintenance problems with regional repair facilities;

 Better education and training, enabling service members to take technical classes on-line, whether at home or while tied to the pier.

The NMCI service area includes the continental United States; Hawaii; Guantanamo Bay, Cuba; Roosevelt Roads, Puerto Rico; and Keflavik, Iceland. The transition to NMCI began this summer. Basic services are planned to be up and running for all users by the end of 2001, with full service in place by the end of 2002.

To learn more about NMCI and how you will fit into the overall plan, go to www.peoit.navy.mil.

Story by JO1 Joseph Gunder, editor Navy Wire Service.

Sailors Can Now Sell Back Up to **60 Days of Leave**

ervice members are no longer restricted to reenlisting 90 days before their end of active obligated service (EAOS) to sell back leave, thanks to a recent change in DOD policy.

The guidelines that govern selling back leave in conjunction with a reenlistment previously stated that leave could not be sold back if a Sailor reenlisted more than 90 days prior to their EAOS. Leave can only be sold when a Sailor is up for reenlistment or ready to retire.

Selling leave back to Uncle Sam can be beneficial in instances when Sailors may lose leave if they have more than 60 days on the books at the end of the fiscal year.

However, selling leave may not be more lucrative than taking it, because Sailors selling

Around the Fleet

leave receive one day of basic pay for every day of leave they earn, special pays and basic allowance for housing are not included.

It's always better to take leave rather than sell it back, but for those who are in danger of losing leave at the end of the fiscal year, selling it back can be beneficial.

Story by CNP Public Affairs

USS Samuel Eliot Morison Seizes Five Tons of Narcotics in Two Weeks

The guided-missile frigate USS Samuel Eliot Morison (FFG 13) and embarked Coast Guard Law Enforcement Detachment (LEDET) recently seized more than five tons of cocaine on the high seas in separate actions.

Operating as part of a
Federal Joint Interagency Task
Force, USS Samuel Eliot
Morison's surface, air and law
enforcement team has been
aggressively tracking, pursuing
and seizing illegal narcotic shipments as part of their
five-month deployment to U.S.
Naval Forces Southern

Command headquartered at Naval Station, Roosevelt Roads, Puerto Rico.

The first incident, which netted nearly a ton of cocaine from a fast-boat, occurred in late May off the coast of Colombia. In this case, a small craft, better known as a "go-fast," dumped 28 bales of narcotics into the sea while under close pursuit from the ship and a *Seahawk* helicopter of Helicopter Squadron Light (HSL) 94.

ICDR Lew Wright, Morison's executive officer, remarked that the evolution "was a real demonstration of teamwork, particularly in retrieving a long string of contraband spread out for about two miles, marked by smoke floats from one end to another."

Wright continued, "The helicopter was working the far end picking up bales with its grappling hook while we had our RHIB (Rigid Hull Inflatable Boat) picking up bales at our end."

The second incident, in early June, resulted in the seizure of more than four tons of cocaine

from yet another go-fast, which was detained, searched and seized.

USS Samuel Eliot Morison, based in Mayport, Fla., was in the last month of the deployment to the Eastern Pacific and Caribbean. In addition to counter drug operations, the crew has been actively engaged in U.S. forward presence missions, humanitarian assis-

tance operations and a variety of

other roles in support of U.S.

foreign policy in the region.

For more about USS Samuel Eliot Morison go to www.spear. navy.mil/ships/ ffg13. For more information about U.S. Naval Forces Southern Command go to www02.clf.navy.mil/

usnavso.

Story by NAVSOUTH Public Affairs.

First-Termers Now Have "Split Tour" Opportunities

ailors with at least 24 months at their sea duty command and who are approaching their end of active obligated service can now have a split tour to another sea duty command.

The initiative is aimed at giving commands and detailers greater flexibility when working with first-term Sailors. "The improvement of first-term retention is encouraging. It's initiatives such as this that will help Sailors make sound career decisions, by giving them a broader view of what the Navy has to offer in a shorter amount of time," said VADM Norb Ryan Jr., Chief of Naval Personnel.

"Retention should be everyone's No. 1 priority, and commands should be highly encouraged to help Sailors who want to take advantage of opportunities such as this."

For more information on

Ricky's Tour

By JO2 Mike Jones

mikejones43@hotmail.com



first-term split tours, see NAVADMIN 143/00 on the BUPERS web site www.bupers. navy.mil. Sailors interested in a split tour should contact their detailer and submit NAVPERS 1306/7 via their chain of command.

Story by CNP Public Affairs

Historic Submarine to be Raised

.L. *Hunley*, a submersible known as the "South's secret weapon," had just turned for shore after sinking the Union blockader USS Housatonic one chilly February night in 1864, when it vanished in Charleston Harbor, S.C., with all hands.

The fate of the first submarine to sink an enemy vessel in combat and her nine young volunteer crewmen remained a mystery for nearly 135 years, until a team led by the Naval Historical Center (NHC), Washington, D.C., provided some answers.

Dr. Robert Neyland, NHC's chief underwater archaeologist and Hunley project director, called the revolutionary vessel "a national treasure" comparable to the Wright brothers' aircraft.

"It is the very first successful military submarine," he said. "Not until World War I would another submarine sink an enemy ship."

Novelist and adventurer Clive Cussler and divers from his nonprofit National Underwater and Marine Agency found Hunley in 1995. A team led by the National Park Service Submerged Cultural Resources Unit surveyed the wreck in 1996 to determine if the submarine could be recovered.

In 1999, a team led by Neyland surveyed the wreck of USS Housatonic, confirming that while more than 200 feet of the vessel remains, the star-

NAVSEA Coatings Protect Ships & Environment

he Naval Sea Systems Command Materials Engineering Directorate (NAVSEA 05M) is developing new underwater-hull coatings to improve the coastal marine environment by reducing or eliminating the amount of copper released from the anti-fouling paint on U.S. Navy ships.

Today, the Navy and many commercial ship owners use specialized, copper-oxidebearing paints on underwater portions of a ship's hull to prevent the growth of marine organisms such as barnacles, tubeworms and sea grasses. A fouled hull can reduce a ship's speed by 5 percent and increase fuel

"It's great to be on the forefront of a program that will have such a positive impact on our world's oceans, harbors and coastal waters," said Mark Ingle, NAVSEA program manager for anti-fouling coatings.

The underwater-hull coatings will prevent marine fouling in the same way an antibiotic medication prevents infection. The "antibiotic" in the underwater hull coating prevents the growth of marine organisms, but when released into the surrounding water, rapidly degrades into non-toxic chemical compounds.

Preliminary environmental analyses and performance tests on these new coatings

consumption by 40 percent. The downside is that copper is a biocide that can kill marine life even after the metal is deposited in sediments.

To prevent pollution, NAVSEA initiated a program this year to develop new underwater-hull coating technologies that prevent fouling without releasing copper or other pollutants into the water. Naval Sea Systems Command is working with chemical and pharmaceutical manufacturers to develop safe, effective, organic biocides to produce innovative underwater-hull coatings. To ensure these new products are environmentally acceptable, NAVSEA is also working closely with environmental regulatory agencies.

have produced encouraging results and are expected to be be developed within the next five years. These coatings could improve the coastal marine environment in the United States and help prevent pollution in harbors worldwide.

"Copper-free, anti-fouling coatings are the right answer for everyone," said Ingle. "I'm proud that the Navy is leading the way." For more information, call Mark Ingle at (703) 602-0213 or go to

www.navsea.navy.mil.

Story by NAVSEA Public Affairs

board stern, the area reportedly hit by Hunley, is missing.

With the exception of a hole in the forward hatch, Hunley was found intact. It is believed the submarine was quickly covered and filled with sediment.

"In many ways this is like recovering a bottle - everything is contained inside the

submarine," Neyland said.

In mid-May, a team of experts working in zero visibility began work to raise Hunley from the sea bottom, where it lies completely buried under threeto-four feet of sand and shells.

When the recovery, excavation, and conservation of Hunley are complete, Hunley will be on

display at South Carolina's Charleston Museum in a new wing built especially for the vessel and its associated artifacts.

Learn more about Hunley and other aspects of naval history, at www.history. navy.mil.

Story by Naval Historical Center public affairs office.

or seven days, New York City was a ear-splitting, jam-packed ant hill of people rushing this way and that, over-crowding streets and causing traffic the likes that have never been seen.

But wait a

York City we're talking about here. This is where cab horns are music, police sirens are a top 10 hit and the sound of feet rushing up the stairs from the subway sounds like the Broadway musical "Stomp." So why are these seven days any

> different from the rest of the year?

Because, more than 25,000 Sailors, from 40 ships, and 24 different nations, were the ones making most of the clamor.

During the week of July 2-9, the "Big Apple" was overrun with Sailors eager to check out the bright lights, big city, while

also becoming an attraction minute, this is New

Story and photos by JO1 Preston Keres

The dreary weather on the morning of the Fourth of July created an eerie sight, making the Tall Ships that were part of Operation Sail 2000 appear as if the

themselves – thousands of New Yorkers watched the bustling parade of uniformed men and women in the sixth *International Naval Review 2000*, A Celebration of Seapower for the Millennium. INR 2000 took place at the same time as Operation Sail 2000, which featured tall ships from around the world.

las tan





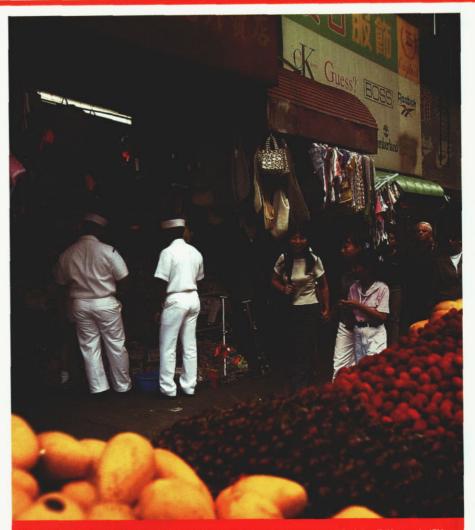
The Statue of Liberty is bathed in the light of a spectacular 16 barge fireworks show in New York harbor culminating the Independence Day celebration during *International Naval Review 2000* (INR 2000). INR 2000 is the Navy's congressionally mandated observance of the millennial year and recognition of the nation's 224th birthday.

The gala was brimming with ceremony. It began onboard USS *Hue City* (CG 66), where the President and other guests reviewed 24 modern warships from 14 nations that stretched more than 11 miles up the Hudson River. After transferring to USS *John F. Kennedy* (CV 67), the distinguished party enjoyed a parade of sail of more than 100 wind-driven ships including 26 Class-A tall ships arriving from all over the world for *Operation Sail 2000*.

The Fourth of July closing fireworks display was reported to be the largest in New York history. Two hundred Coast Guard small boats and cutters deployed to patrol the harbor that held more than 30,000 spectator vessels and participating ships. The city streets were also packed, and 29,000 of New York's finest officers policed the streets, keeping festivities safe for everyone's enjoyment. That's not to mention the thousands of Secret Service, FBI, NCIS and Navy Reserve personnel handling security. Why, one would think the President was in town.

After the Independence Day glow had dimmed from the city's skyline, Sailors hit the town en masse, taking advantage of a week specifically designed to cater to their entertainment. And with the ships docked pier side,

and more importantly, it was free when they were in uniform.



MM1(SW) Kofa Faauuga and MM1(SW) Michael Johnson, both off USS *John F. Kennedy* (CV 67), take advantage of New York's Chinatown for the good deals and the best Chinese food around. With "Little Italy" just around the corner, this area of the city is one of the better places to soak in the varied cultures of the city.





Above – Cows from the "Cow Parade" in New York City are strewn throughout the cityscape and treated as permanent fixtures. If someone isn't sitting on them to get a picture, others are leaning on them just passing the time away. ■ Below – The crew of USS Hue City (CG 66) mans the rail as the ship is escorted into New York Harbor by police tugboats during the International Naval Review.





Center - The New York Yankees provided free passes to Sailors who wanted to see a major league baseball game. On July 5, the Baltimore Orioles came to the Bronx and treated everyone to an exciting comeback. but the outcome was still a Yankee victory. ■ Center – With a little coaxing from a local television reporter, EN1 William Gilmer, USS Mount Whitney (LCC 20), gave a valiant effort at recreating a famous New York moment of World War II. Mottom - Most of the Sailors on USS John F. Kennedy (CV 67) had some role in the Fourth of July festivities onboard. Even manning the rails was practiced to ensure perfection during the actual event.

civilians had a rare chance to tour several war ships and tall-ships that surrounded the city, while Navy men and women toured Manhattan and the surrounding areas.

The big town's hospitality had a small town feel, and the Sailors soaked it all in, enjoying a liberty port unlike any other in the world.

"The people have been helping us out a lot, especially with the restaurants and sites to see," said Machinist's Mate 1st Class (SW) Kofa Faauuga, off Kennedy.

To most Sailors, the week was filled with ceremony early on. Once they had the chance to see the city though, the first time for many of the Sailors, their expectations were exceeded.

"There are so many sounds, smells and sights in New York City, it's over-whelming," said Hospital Corpsman 1st Class (SW/AW) Kent Carlyle, also from *Kennedy*.

From Yankee Stadium to the Statue of Liberty to the multitude of food stands and restaurants that pepper the city, Sailors from around the world saw them all and added a little culture to the city — Navy style.

Keres is a photojournalist assigned to All Hands.

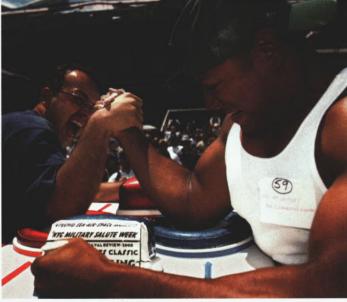












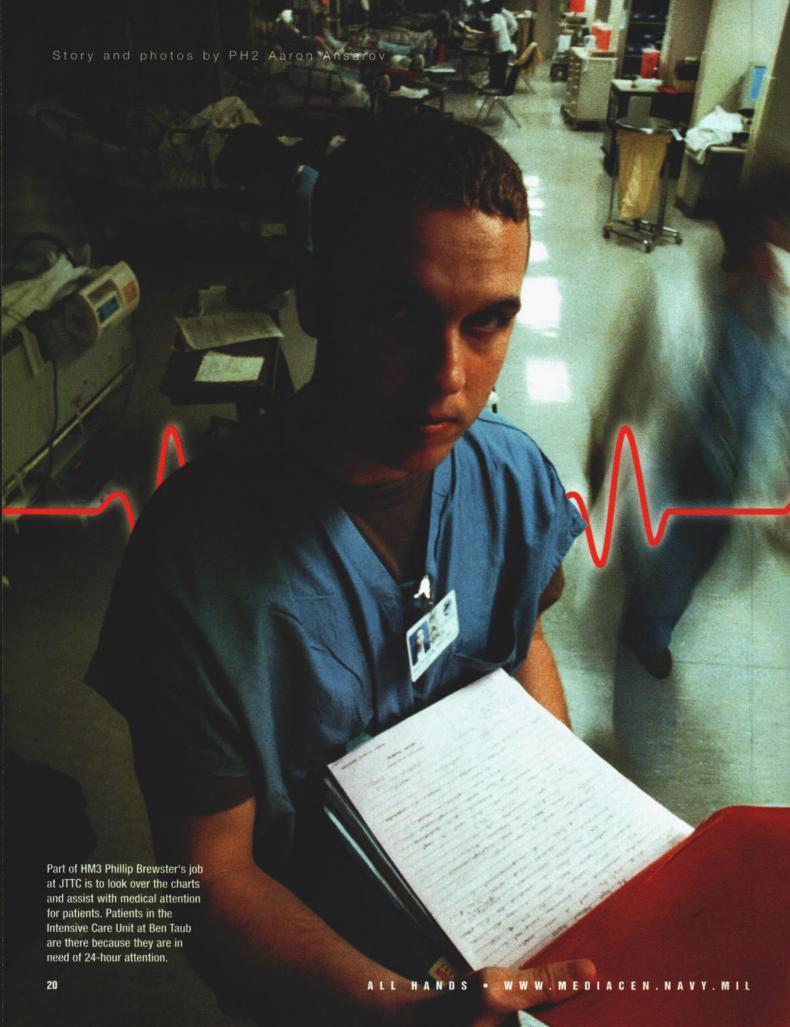
Top - Nearly 200 Sailors from USS Nassau (LHA 4), were part of a surprise appearance in the audience of the "David Letterman Show." BM1(SW/AW) Floyd Jennings had the pleasure, or pressure, of a brief interview on the show. The show was one of the hottest tickets in town and Sailors would show up early in the morning to stand in line with the masses of fans who wanted to get into the afternoon taping. **III** Center – Attending a tribute to the military, in the heart of Times Square, Ukrainian Sailor Dima Vivchik braved the rainy weather with servicemen and women from around the globe. In between music sessions, the crowd was entertained by images on a large television screen next to the stage area. ■ Bottom Left - The International Naval Review 2000 was more than ceremonies and social gatherings. Sailors from around the world took part in the many sporting events offered throughout the week. Turkish Petty Officer Murat Arikan, TCG Faith, and SN Cornelius Williams, USS Mount Whitney (LCC 20) were two of more than 125 servicemen and women who competed in the arm wrestling competition held on the pier of the USS Intrepid Sea-Air-Space Museum on the west side of Manhattan. ■ Bottom Right – The free view from the Empire State Building was one that many Sailors couldn't pass up during liberty. Like the millions of tourists before him, FA Mario Martinez, USS Mount Whitney (LCC 20), took

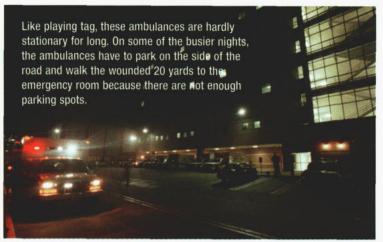


advantage of the high vantage point to look down on the rooftops of Upper Manhattan.

"There are so many sounds, smells and sights in New York City, it's overwhelming."

> - HM1(SW/AW) Kent Carlyle USS John F. Kennedy (CV 67)





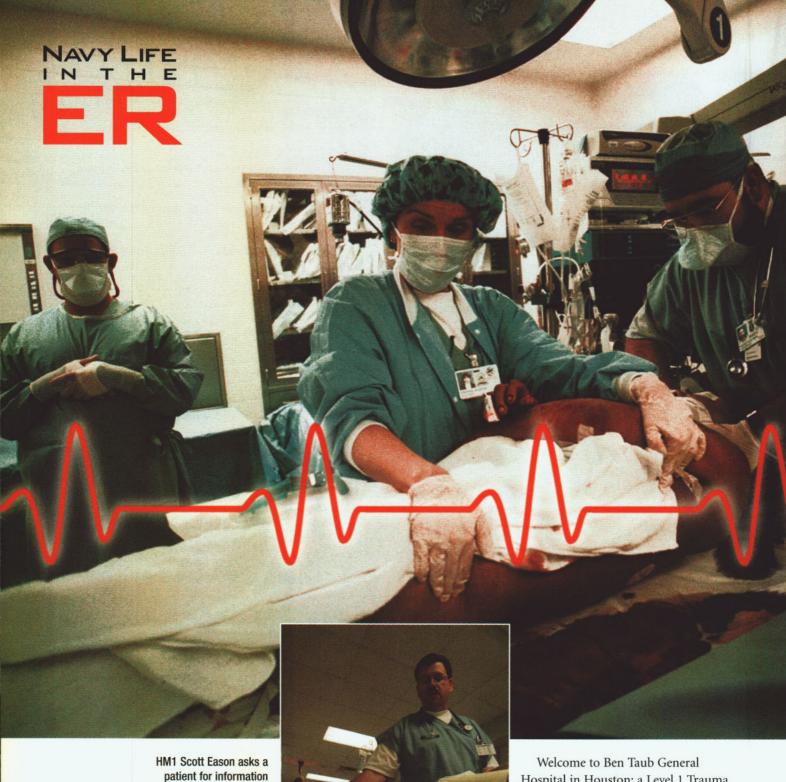
NAVY LIFE IN THE

and flashing lights come into view,
a Texas-based ambulance pulls around
the corner and up to one of the largest
trauma hotbeds in America. An emergency
response team rushes out to receive
the wounded, assess the situation
and fix the problem as fast as possible.
This seems like a scene from a
television drama, however, the trauma
cases are real, and the emergency
response team is composed of U.S. Navy

corpsmen, nurses and surgeons.



As quickly as the patient is brought into the emergency room, a respiratory technician and student with the Joint Trauma Training Center take this patient to the Operating Room for emergency procedure. "There is no time for standing still in this place," said one Nurse about Ben Taub. "You stand still and people die."



IM1 Scott Eason asks a patient for information to determine his injuries. It is always necessary to obtain as much information as possible to give proper treatment.

Welcome to Ben Taub General Hospital in Houston: a Level 1 Trauma Center in one of America's largest cities and home of the military's Joint Trauma Training Center (JTTC). The center is defined as providing the highest level of care for patients with complex injuries. Emergency physicians, nurses and surgeons are in-house and always available to patients.

The hospital carries a daily casualty load (3,000 annually) and type (35



HM1 Scott Eason tries to keep a patient from drifting asleep while they administer medical attention. A patient in shock can easily fall into a coma if allowed to fall asleep before the body is stabilized.



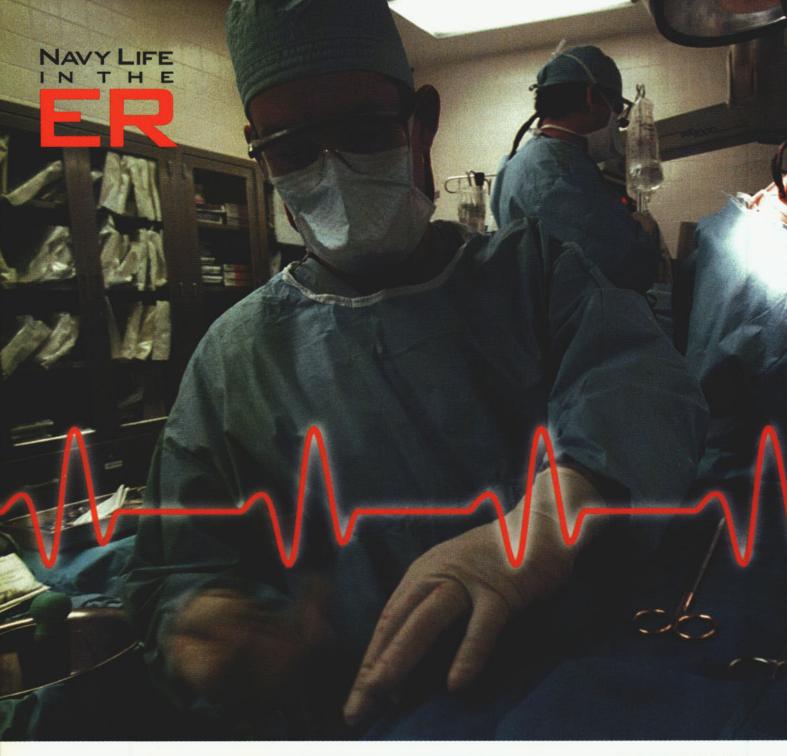
According to Civitella, a person in the medical field can only train so much with simulated trauma and parts before they lose the edge that only real-life experience can create. "The only other time I ever intubated (placing a breathing tube down the throat of a patient) was on a plastic mannequin," said HM Kevin Weber. "In the past week, I've done it three times, and let me tell you, it is much different than the mannequin."

Now, with the birth of the JTTC at Ben Taub General, military men and women from fleet surgical teams around the globe can see and do more in one month than many of their shipmates will see in 20 years of military service. HM3 Phillip Brewster rubs his eyes in class before he begins another long night. Everyday there is a class which discusses all of the emergencies from the night before. This allows everyone from corpsmen to surgeons, to reflect on what happened and to give feedback as to how things could have gone better.

percent are penetrating injuries) that closely resembles a tactical-environment mass casualty. "Just last night, we had a guy come in with a massive head trauma as a result of a motor vehicle accident," said Hospital Corpsman 2nd Class Richard Civitella, one of the first Navy students to attend the course. "It was pretty bad. The back of his head was like a sponge. We treated him and went on to the next patient." That was just one of the trauma patients for that night.



SEPTEMBER 2000



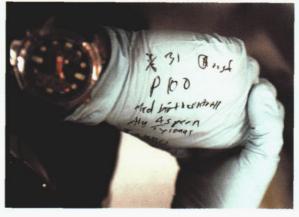
HM1 Scott Eason takes notes from the local authorities and EMT on a drunk driving accident victim.





The call for trauma training has not been without justification. A survey by the JTTC staff concluded that the average number of gunshot-wound patients seen by a military general surgeon six-months before arriving at Ben Taub was less than 10. After one month at Ben Taub, they have seen more than 60.

"For this reason alone, military surgical teams need to be trained in civilian trauma centers to prepare for situations of national defense," said Air



As part of an Emergency Medical Team, it's crucial to have patient information such as age, possible allergies and blood type.

Force Staff Sgt. Ralph Phillips, the non-commissioned officer in charge (NCOIC) of the Joint Trauma Training Center. "And we can't forget homeland defense like the Oklahoma City bombing, and natural disasters like the massive earthquake in Turkey."

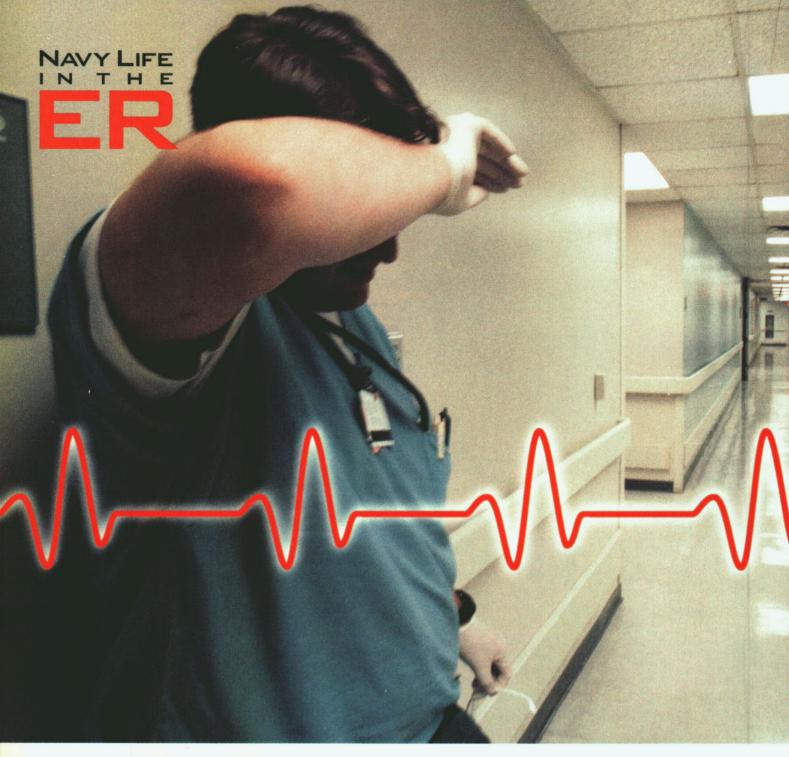
Studies after *Desert Storm* showed that wartime trauma experience in the military was primarily supplied by Reserve doctors and corpsmen who worked in civilian trauma centers. "When it comes down to it, we are training in an environment that is the closest thing to a wartime setting," said HM1 (SS/FMF) Scott Eason, who has been at the school since it opened in September 1999.

The last time a military person experienced the real-life intensity of a wartime emergency room was Vietnam. Since then, the biggest trauma event was during Operation *Desert Storm*, which averaged less than two trauma surgeries per physician in a 24-hour period. "These days, at your average military hospital, a massive trauma or a single fatality would be the topic of discussion for weeks," said Phillips. "Here, a student will experience this sometimes twice or three times a night."

Eason said the ER training at Ben Taub is a win-win situation for everyone. "We gain tons of experience that we would never be able to acquire anywhere else, while Ben Taub gains manpower that they pay minimally for." The mission of the JTTC is to provide Military Trauma Teams with the high volume, real trauma

As a corpsman in the operating room, hands on work usually come after the surgeon has completed his or her operation like stitching or stapling the wound shut.





The theory of neat and tidy does not apply in a room full of nurses and doctors trying to save a life. Anything not needed or possibly contaminated is tossed to the floor and forbidden to be touched until the patient is out of the room. It is only seconds later that the orderly comes in to restock the shelves and scrub the floor so the next patient can be brought in for the whole process to happen again.





"MY FIRST DAYS HERE,
I WAS SAYING TO MYSELF,

'OH MY GOD, THAT'S A GUN SHOT WOUND!'

NOW I'M SAYING, 'OK.
THAT'S A GUNSHOT WOUND.
LET'S TREAT IT.'''

- HM3 PHILLIP BREWSTER

treatment experience that can only be achieved at an inner-city, Level 1 Trauma Center to enhance combat trauma skills and medical readiness.

"My first days here, I was saying to myself, 'Oh my God, that's a gun shot wound!" said HM3 Phillip Brewster. "Now I'm saying, 'OK. That's a gunshot wound. Let's treat it."

The response time of medical personnel to a severe wound is most critical in a trauma ward. The faster a person

gets treated, the better their chance of survival, and what better way of gaining this experience than in an actual timecritical trauma situation?

By the end of this year, around 150 physicians, corpsmen and nurses from Navy, Army and Air Force will have attended this course, treating more than 2,000 trauma injuries. That's about 2,000 individual life experiences that these men and women will keep with them until the day it's needed to save more lives. Maybe yours.

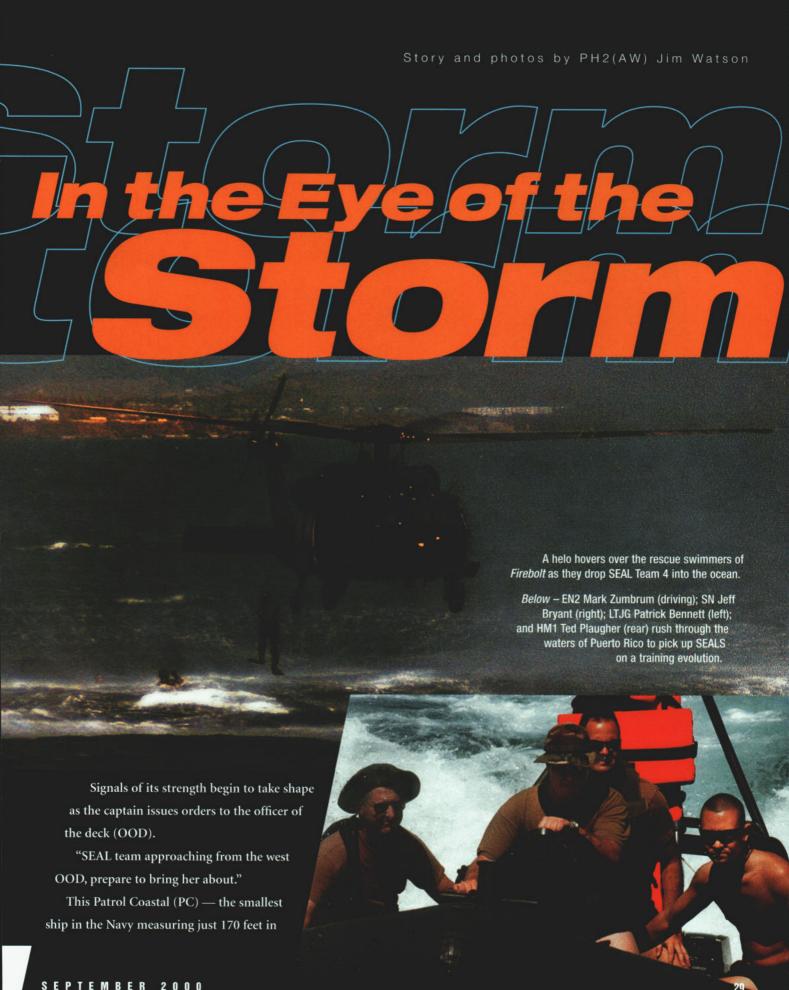
Ansarov is a San Diego-based photojournalist for All Hands.

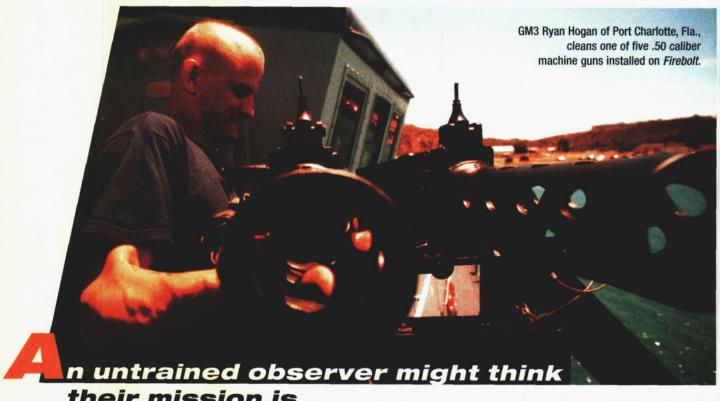
Opportunities to sit in on an operation like this (placing a pin to a fractured bone) don't come around too often in the fleet, but through the training gained at Ben Taub, she will have the much needed experience for the next time it does happen.



SEPTEMBER 2000







their mission is insignificant because of the size of the ship, but that's just not true.

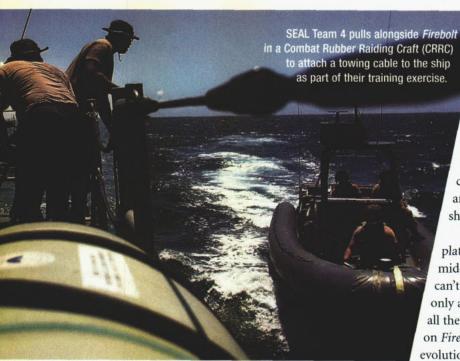
length — is about to become the eye of the hurricane. As one of the platforms used in special warfare, the Sailors of USS *Firebolt* (PC 10) will transform it into a command center for tactical response.

An untrained observer might think their mission is insignificant because of the size of the ship, but that's just not true. Inserting and extracting special operations forces, conducting

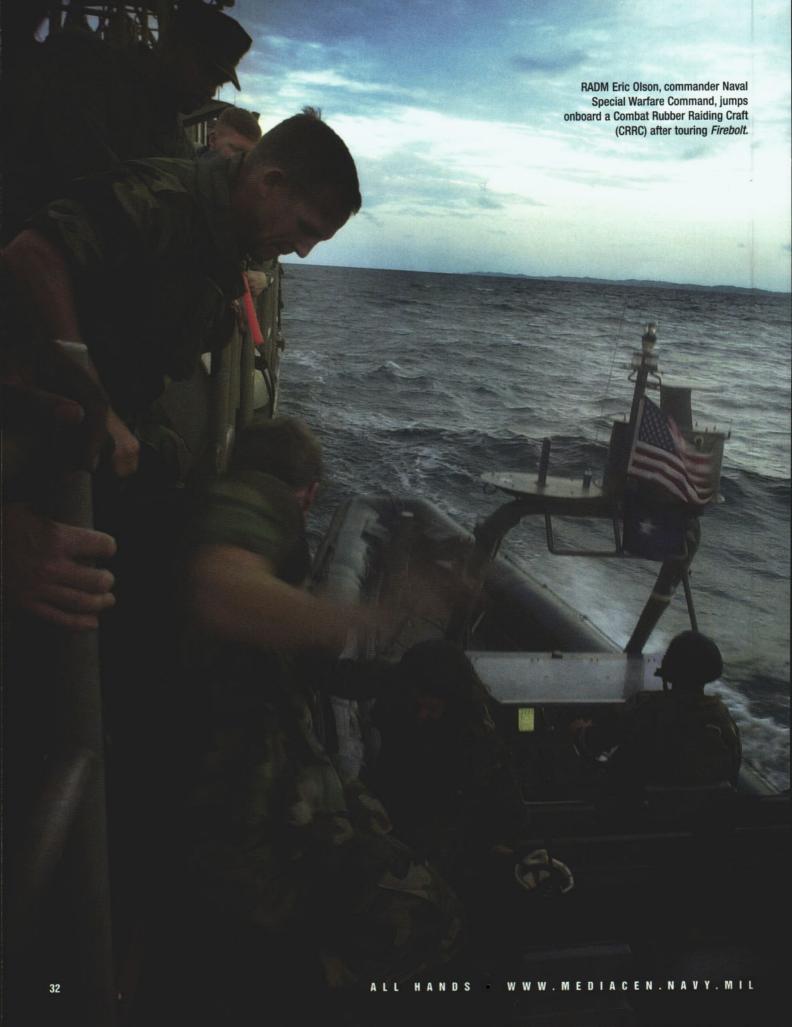
and foreign navies and performing maritime interdiction and coastal patrols have a tempo that can change in a matter of minutes. These men need to be sharp, attentive to detail and cross-trained to perform any responsibility their skipper may give them.

"Sailors on a PC have more responsibility," said LT John Wade, commanding officer of *Firebolt*. "I have 2nd class petty officers standing OOD, 3rd classes standing engineering watch and all of them are cross-trained to take over for a crew member should the need arise."

That is how it has to be when you have a SEAL platoon approaching the ship for extraction in the middle of the night through rough seas. It's so dark you can't see them until they are alongside, and then you have only a few minutes to get five *Zodiacs* out of the water and all the SEALs safely on board. Yet, if any one of the Sailors on *Firebolt* had not been thoroughly trained for this rapid evolution, it would not work. There are so few ship's







company that every member is crucial in ensuring the success of their operations.

But what if you're not prepared for such arduous and independent duty? That question does not arise on *Firebolt*, which was made clear after their Operational Readiness Evaluation (ORE) conducted in Puerto Rico a few months ago.

The crew was tasked on short notice with a complex mission. They needed to perform numerous special warfare actions and conduct multiple assaults. Their performance was flawless: during the 48-hour operation, they inserted and extracted personnel and collected intelligence at a higher speed and success rate than any other PC before.

SN Jeff Bryant (foreground) is the youngest and most junior. Surrounded by the experience, talent and pride reflected in the other members of the *Firebolt* team, Bryant finds his duty exciting and challenging.

"The evolution went pretty smooth," said Engineman 2nd Class Mark Zumbrum. "Many of us got to do a lot of stuff outside our rates for the first time. Everyone has to have corporate knowledge here because one guy takes the place of two, three or even more than on a larger ship."

This is from a man who has 10 collateral duties and is qualified in eight of the 11 weapon systems used on patrol coastal ships.

Although small, *Firebolt* packs a punch: It is armed with two 25mm cannons, five .50-caliber machine guns, *Stinger* anti-air missiles and various small-caliber arms. Loaded with a SEAL platoon, *Firebolt* is capable of many special warfare missions within the coastal littoral, with power well beyond its stature.

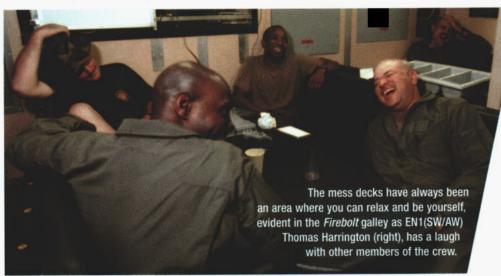
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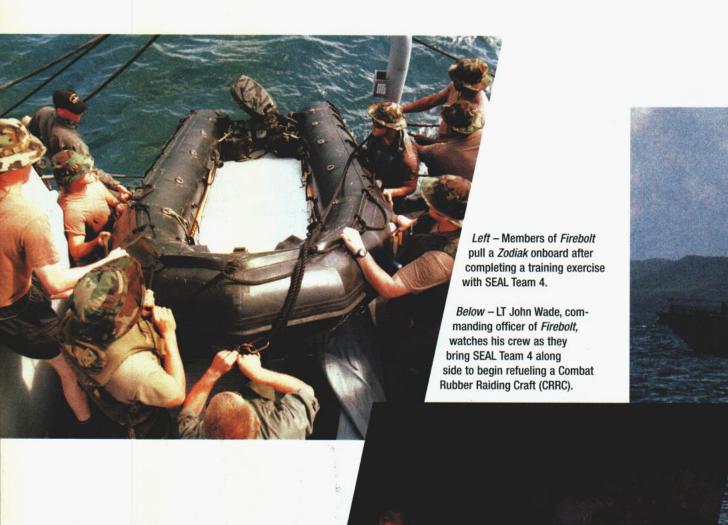
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— EN2 Mark Zumbrum





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some fun."

— EN1 Thomas Harrington

Awesome, but compact firepower and exciting missions may be one reason for a Sailor to seek duty on a PC, but the ports of call are also an attraction.

"I left for a six-month deployment two days out of boot camp," said Seaman Jeff Bryant. "I'm already a "shellback," qualified in

various weapons and have been all over the Mediterranean, and I have only been in for a year. Now I am doing a deployment in the Caribbean and getting ready to make BM3."

Bryant is not the only one making rate onboard *Firebolt*. EN1 Thomas Harrington says many Sailors have made chief and then senior chief during a single tour on board a PC.

"That's why I am here," said Harrington. "I am hoping to move up in rate, see the world and have some fun."

And having fun while getting the job done is what these guys do best. The crew of *Firebolt* is truly a close-knit family.

"I have realized while being here that there are so many talented and

In the Eye of the Storm

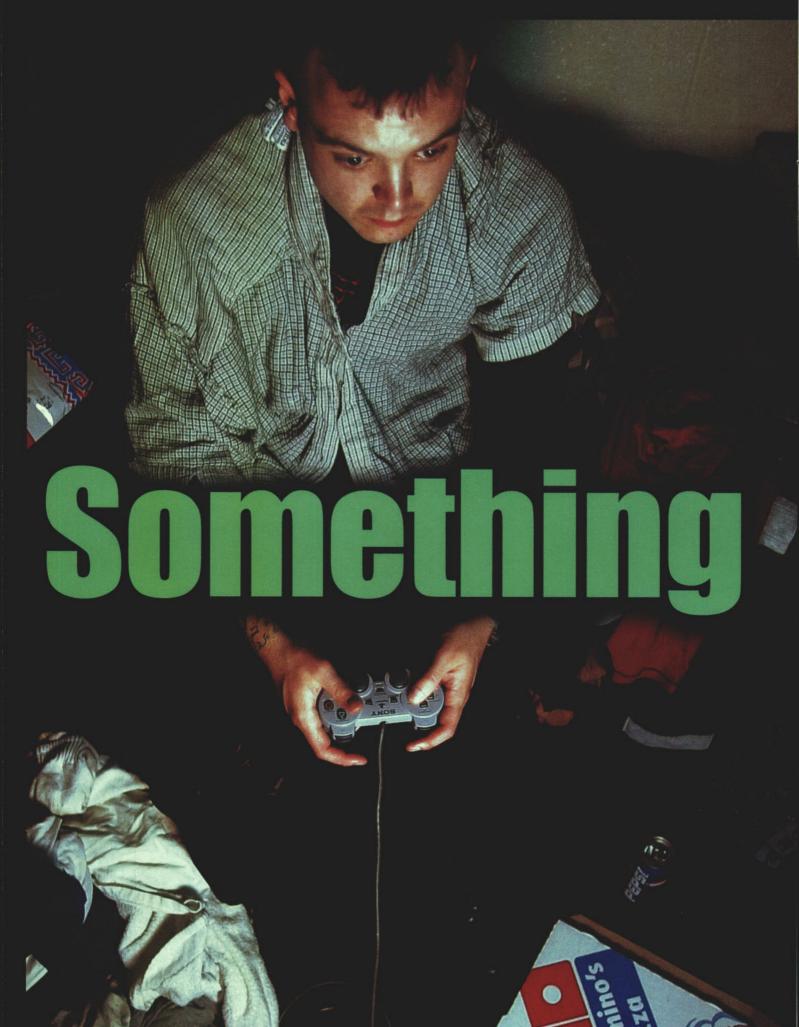


intelligent crew members aboard," said Wade. "I give them the responsibility, and I am totally amazed at what they achieve when empowered and given the opportunity to make their own decisions."

Those decisions make *Firebolt* able to "Charge Hard and Strike Fast" like a cyclone, yet remain calm, silent and deadly like the eye of the storm.

Watson is a photojournalist assigned to All Hands.

Members of *Firebolt* head over to their sister ship, USS *Chinook* (PC 9), to keep an eye out for safety as SEAL Team 4 prepares to repell to her deck.



t's become the weekend ritual for the junior Sailor living in the barracks. He

wakes up in the early afternoon, not from the alarm clock, but from



There are many exciting things for young Sailors to do thanks to the new MWR programs.

the sun that finally made its way around to his barracks window. After wiping the sleep from his eyes and brushing potato chips off clothes still worn from the night before, he clicks on the TV.

to Do on the Weekend

After scrolling through the channels available by rabbit ears, he settles on an episode of "Friends" that he's seen for the umpteenth time. Quickly bored with his options, he looks to his best-friend, a

MWR Gives Junior Sailors More
Options for Entertainment in
Their Spare Time

Story and photos by PHAN Saul Ingle

Playstation, and kills aliens until his thumbs are reduced to two throbbing calluses, and his eyes are blazing from staring at the 12-inch screen for seven hours.



Sailors from Washington, D.C., enjoy the rapids of the Yough River in southern Pennsylvania. A rumble in his stomach reminds him that he hasn't eaten all day and prompts him to grab the box of crackers and canned cheese that have been sitting on the night stand for the past week. He gorges himself until he finally passes out in front of the tube, again – another weekend lost.

But wait! That's where your local Morale, Welfare and Recreation (MWR) office comes in with its new programs aimed at getting junior Sailors out of the barracks.

Every weekend MWR sponsors trips and events to get young Sailors off base doing what they came in the Navy to do—see the world.

One weekend you can be whitewater rafting, splashing through the fierce waters of some river, and the next, you'll find yourself soaking up culture at a

Shakespearean play in the park.

"It's great," said Yeoman Seaman Casper Broadus of Naval District Washington. "A few years ago, I would have never thought I would be able to do things like this." Broadus and his shipmates had just completed an exciting trip down the Yough River in southern Pennsylvania.

"We not only find something interesting for Sailors to do, but we also provide the transportation," said Laura Poteat, an MWR sponsor in the Washington, D.C., area. "And in some cases if you want to do something on your own, but you don't have a car, we can offer you a ride."

Other MWR Liberty Programs throughout the Navy provide similar assistance in getting BEQ and shipboard junior Sailors off the base for fun and relaxation. One weekend you can be whitewater rafting, splashing through the fierce waters of some river, and the next, you'll find yourself soaking up culture at a Shakespearean play in the park.

MWR sponsor Laura Poteat and SN Terence Juergens play a game of frisbee football.

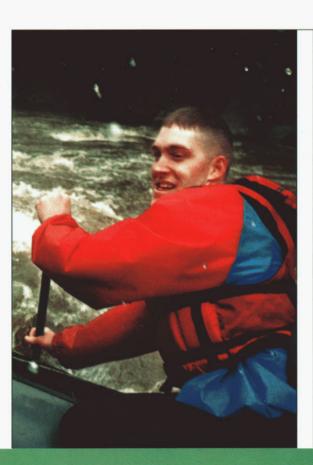


MWR also sponsors events on base. They often have cookouts at the barracks or have a movie night in the TV lounge.

So if you're weary of finding yourself babbling every line of "Star Wars" for the hundredth time or are tired of beating all the levels of that adventure video game that arrived on scene last week, check out your local MWR office. It's guaranteed to be more fun than waiting for reruns of "The Simpsons," and who knows, you just may find a friend.

You can see what's up at your command's MWR office at **www.mwr.navy.mil** and click on "Links" to find your area MWR site. ■

Ingle is a photographer's mate assigned to All Hands.



SN Chris McBride of the ceremonial guard in Washington, D.C., digs in on a river rafting trip sponsored by MWR.



E ALL HAVE FINANCIAL GOALS THAT WE SET FOR OURSELVES AND OUR family during our lifetime, goals such as a new car, big vacation, new house, college education or retirement. But, many people don't know how to effectively develop a plan to reach those various financial goals and therefore fail to meet them. The purpose of this article is to discuss the various factors that go into planning for your financial goals and how those factors can directly influence your financial plan. The earlier you start the better. However, for mid-career service members, time will soon be working against you — so your time is now.

Story by Mark Summers

Before Building Your Investment Plan

Before you can start planning for the future, you need to ensure that your current financial picture is stable and ready for any contingencies that could jeopardize your financial situation. This includes 1) having a source of emergency funds, 2) insuring yourself against disaster and 3) controlling your consumer debt.

Importance of an Emergency Fund

Before putting money toward your investment goal, you first need to create an emergency fund. The emergency fund is there to ensure that you have enough cash on hand to handle any unforeseen expenses that may occur in the future. Experts advise everyone to have approximately three to six months worth of current living expenses saved up in very safe, liquid, short-term investment. Because of the stability of military employment and the reliability of military pay and benefits, a two- to three-month reserve is probably adequate for active-duty members.

Protect Yourself with Insurance

Without the proper insurance in place, an unfortunate accident could result in financial devastation for you and your family. Insurance is designed to provide protection from catastrophic loss. Types of insurance that are important to have are: health, disability, auto, property & liability, and life.

The continuing increases to the already high cost of health care makes a good health insurance plan essential to your financial security. Active military members and retirees and their survivors have a big advantage here due to the Military Health Care System.

Disability insurance is designed to protect one of your most valuable assets — your ability to earn income. Even though protecting your future income stream is very important, many people simply overlook this need for protection. Statistically, the odds of becoming disabled for 90 days or longer are much greater than dying during one's working years. Although military and VA programs protect the active-duty member from disability, protecting the non-active-duty spouse may be very important.

Owning property (e.g., auto, house, boat, furniture, etc.) or operating a car can be a source of financial risk, both for loss of or damage to the property but also for the financial liability that may be yours as a result of an accident.

Life insurance can protect the family's standard of living by providing the necessary money to pay last illness expenses, personal debts, replace lost income and other needs in the event of an untimely death. In addition, if an untimely death does not occur, permanent life insurance can then be looked at as a long term taxdeferred savings plan that can be used to supplement some of your savings goals after you no longer need the life insurance. Active-duty military also need to realize that there are a significant amount of benefits that come to their families if they should die on active duty. The November issue of All Hands will discuss these survivor benefits in detail - stay tuned.

Two general types of life insurance are available to meet your family's needs: Term and Permanent (Whole). Term life insurance provides death benefit coverage for a specified period of time at a low cost. Some term insurance will stay level for the specified period of time while some will decrease.

Permanent/whole life insurance provides coverage for your entire life, not just a limited period of time, while also providing a savings element know as the plans cash value. The cash value is available to the owner of the plan during his/her lifetime through policy loans, cash surrender values or from other possible withdrawal features. Premiums for permanent life insurance will be higher than term insurance premiums and will vary depending on the type of plan you elect. Assessing which life insurance plan or combination of plans is best for your needs may be done by going to the life insurance tutorials and calculators located on various web sites and speaking to an insurance professional.

lowest balances first. Paying off a loan balance that was charging you 19 percent can be compared to generating 19 percent return because of the fact that you have saved that money which would have been lost to your debt payment. As the old adage goes, "A penny saved is a penny earned".

But remember, our goal is to manage and reduce our debt so that we can use the savings for other goals. If you payoff or reduce your loan interest but then spend the savings, you are still not getting ahead.

Steps to Developing Your Plan

Once your current house is in order you can develop your plan for the future. You will need to answer a few questions:

What is your goal, How much time do you have, How much are you starting with and How much do you need to save to reach your goal.

Setting your goal is the first step to developing a sound wealth accumulation plan.

Value of Controlling Consumer Debt

Managing your personal debt will prove to be a very critical step in helping you reach your goals and establishing overall financial security. If you find yourself deep in debt, it can be very difficult to get out. The first step in managing your debt would be to stop accruing it. Keep a credit card for convenience, but pay it off each month. If you can't control your credit card spending, cut up your card and start paying cash.

The next step is to reduce your current debt. If you have the ability, consolidate all your loans into one loan that will have a lower interest rate, such as with a home equity loan or some other type of loan. If your are not able to consolidate your debt, you can pay off the highest-interest debts first, which would save you the most money; or you could pay off the

Setting your goal is the first step to developing a sound wealth accumulation plan. Financial goals can include things such as retirement, purchase of a house, children's education, extended vacations or any number of other life long goals. Most goals will differ in the needed amount and the time you need the money.

Write down all of your goals and list them in order of importance. As you develop a plan for each goal you may discover that you might not be able to reach all of the goals that you set. Some of your goals may need to be modified or eliminated all together to meet your higher priority goals.

Determine Time Horizon

Once you have your goal set, the next step is to determine how long it will be before you need the money to make that goal a reality. Setting your time horizon is

Retirement planning is a good example of how difficult it can be to calculate your savings plan. Many factors need to be considered.

a very important step in building your plan because this will help you to determine both the amount you need to save and the type of investment (and amount of risk) that is appropriate for your accumulation goal.

Assess Your Current Savings

Next, determine how much money you already have saved up for that specific goal. Having a lump sum of money invested now for the goal can provide you with flexibility in developing your plan. The more money you have invested now, the less you need to save later, or you can choose to place your savings into a lower risk investment, or you can reduce the number of years to save, or a combination of all the above. After determining which money goes toward which goal, make sure that you place that money into the appropriate investment vehicle that meets your investment time horizon and risk tolerance (more information on understanding risk is to follow).

Calculate Your Savings Plan

You first need to calculate how much you need to have saved up by the time you need the funds. That calculation can be easy for some goals (e.g., \$20,000 down payment for a house) while others can be difficult to determine (e.g., college cost or retirement). The more variables involved in the calculation, the more help you need in determining how much you need in the future.

Retirement planning is a good example of how difficult it can be to calculate your savings plan.

Many factors need to be considered.

They include: desired retirement income; income expected from other sources such as Social Security, military retirement pay and company pension plans; your life expectancy; desired retirement age; interest rates before and after retirement; whether your investments are in taxable or tax-deferred accounts; and expected inflation rate.

The questions that need to be answered can be a little overwhelming, but don't get discouraged, you have many resources available that will help you answer all of the questions. Financial planning resources can include web site calculators, financial planning software programs, investment magazines and books, and of course individual financial planners. These various resources will help you to make educated assumptions and many times will calculate your savings plan for you. But before using these various resources, you need to understand how the assumptions that you use will impact how you develop your investment plan(s).

Fundamentals of Building Your Investment Plan

The following sections will provide you with information to help you understand the various features of investing.

An investment program should be built like a pyramid, with a strong, low-risk, broad base of savings and insurance and then moving up to the higher risk and higher growth potential vehicles.

To the left is a diagram to a typical investment pyramid.

Growth Stocks & Mutual Funds
Investment Real Estate
Variable Life Insurance & Annuities
Growth Investment

Art

Options

Commodities

Precious Metals

Speculative

Municipal Bonds
Corporate Bonds • U.S. Govt. Notes & Bonds
Balanced Mutual Funds • Conservative Stocks
Secure Investments

Savings Account • Money Market Funds • T-Bills
Fixed Annuities
Traditional Life Insurance (Cash Values)

Solid Foundation

Understanding Risk and Return

Every investor wants to gain the highest possible return, but that higher possible return comes with a string attached, higher risk.

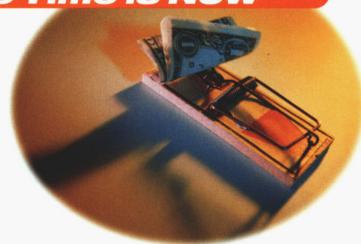
Risk can be defined as the level of uncertainty that an investment has in achieving its expected return. The level of risk that you are

willing to take should be based on your investment time horizon, the need for return, and your tolerance for risk. The longer your investment time horizon, the more aggressive you can be by taking advantage of growth investments, which historically perform better over longer periods of time.

Planning Your Future: The Time is Now

The shorter your investment horizon, the less risk you may want to assume since you would have little time to recover from any significant downturns which may occur in higher risk investments.

To help you understand a little more about risk and reward, the table above shows you the historic average returns along with the worst and best one-year returns for various investments. As you will notice, stocks, which have the highest average returns, also have the greatest one-year loss. If you have a long time horizon, are patient and have a sound investment plan, the investments with higher risk have the potential to provide the greatest returns over the long run.



Performance of Various Assets at Various Times in the Past

	Average Annual Return (%)			Annual Return (%) 1960-1997		
	1970s	1980s	1990s	Average	Worst	Best
Stocks	5.9	17.5	16.6	11.6	-26.5(1974)	37.4 (1995)
Bonds	5.5	12.6	10.7	7.3	- 7.8(1994)	40.4 (1983
Cash	6.3	8.9	5.0	6.0	2.9(1993)	14.7 (1981)

Source: Stock-S&P 500, Bonds-Long Term Government Bonds, Cash, Treasury Bills Stocks, Bonds and Inflation – 1998 Yearbook, Ibboston Associates, Chicago and Chase Investment Performance Digest – 1998 Edition, Chase Global Data and Research

When looking at the above values, you need to ask yourself, how much risk am I willing to take in achieving my goal? This is a very important factor to consider before investing.

Risk tolerance can be defined as your comfort level in assuming risk and your ability to maintain the discipline of sticking to your investment plan when your investments decline. Most investors who take on too much risk panic when confronted with losses that they are unprepared for and sell the investment(s) at the worst possible time. The goal of purchasing investments is to buy low and sell high, but people who panic usually buy high and sell low.

Determine Your Own Portfolio Profile

Average Annual Return % : =

Downside Risk %: =

Above is a simple formula to assess the possible average return and level of downside risk that your portfolio may have based on your mix of investments. The multiples provided in the annual return and downside risk formula were obtained from the previous table entitled "Performance of Various Assets at Various Times in The Past".

A hypothetical portfolio with 75 percent stocks, 20 percent bonds and 5 percent cash may, based on historical results, provide you with following long-term results:

In other words, with the mix of assets illustrated above in your portfolio you have a potential long-term return of 10.4 percent with the possibility of having a loss of 21.4 percent in any one year. If the return and risk level do not meet your needs, readjust your portfolio until you get the mix that is right for you.

After deciding your general allocation, as shown above, between investment classes you must research various individual investments, examine their potential returns with their level of risk, and decide on whether those investments should be placed in your portfolio. On average, if you find an investment that has high risks but low potential for returns, you should not purchase that investment. In the midst of a strong bull stock market, it is easy to forget about what risks are being taken to get the returns that go along with those high returns. But don't forget the market can, and will go down.

Summers is the chief financial counselor, Navy Mutual Aid Association, Washington, D.C.

CyberSailor

Access to Career Answers

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o you ever get tired of not knowing what billets are available when you're up for orders? Or you need to know the status of a special program application and have no luck finding out? Well, now the ball is in your hands ... and has been ever since the Bureau of Naval Personnel (BUPERS) reopened the BUPERS Access (BA) website at www.bupersaccess.navy.mil to all Sailors just prior to the turn of the century.

BA is a web-based application that allows Sailors to check various aspects of their personal career information from around the globe and around the clock. The site is authorized for use by activeduty, TAR and appointed DON personnel. It's the first effort by Naval Personnel Command (NPC) to house retrievable personnel data behind a secure log-in screen on the worldwide web (WWW).

Designated command representatives such as COs, XOs, CMCs and CCCs are given access to a broader range of information, applicable to their duties as a representative of the command, and they must request authorization prior to access being granted. Individuals who are not command representatives have access to their personal infor-

mation only.

The new security front end, developed by the BA team, allows many new forms of data to be provided via BA and even helps gather information from the fleet for input back to NPC.

Getting There

Logging on is easy. For individual users, your account is already set up, all you need is your social security number and your birth date and away you go.

Now Sailors all over the world can gain access to the following BUPERS Access functions:

- Advancement Results: This option provides advancement information for E-4 through E-6.
- Application Status:
 Provides ENCORE and closely related information such as retirement, reenlistment, conversion, TERA, extension and resignation requests.
- Order Status: Status of your orders if they have been processed and released by the detailers.
- SRB: Provides status on processed SRB requests.
- Selection Boards: Provides status on various selection boards.
- Duty Preference: Allows Sailors to input their individual duty preferences.
- SWAPS: Enables individ-

uals to enter information needed to notify others of a desire to swap duty.

• JASS (View Only): Enables active-duty Navy personnel the ability to view all available jobs during the current requisition cycle. View-Only JASS does not allow a Sailor to apply for a specific job. Although View-Only JASS does not display officer jobs, active-duty officers can use View-Only JASS as a tool to assist Sailors with career advice. To make and submit applications, Sailors must contact their career counselors.

Account Information: Lets you to make changes to account information such as password or question/answer.

BUPERS Access originally came out in 1991, but due to non-Y2K compliance, both the BA hardware and software were going to cease on Dec. 31, 1999. The BA team jumped into action to develop the interactive web site. After a successful trial run, receiving more than 1,216,000 "hits" since it came online in December 1999, the web site was revamped, giving it a

more "corporate" look.

The BUPERS Access web site is obviously something Sailors are glad to have access to. "When the E-7 board results come out, we expect to have more than 1,000 hits per minute," said Chief Information Systems Technician Charles Rhodes, the BA manager. "In the three-day period after the E-8 board results came out, we had 28,042 hits, took 492 trouble calls and fielded 3,500 phone calls."

It's all in a day's work for the five-person BA team. The cyber team continues to work on expanding the information available to the fleet via BA. Driven by their own experiences at sea and abroad, they are well aware of the need for Sailors to get their personnel information and for command representatives to get data crucial to their daily duties.

Don't wait for another century to pass. Answer your burning career questions today on the BUPERS Access web site.

Cyber Sailor



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SEPTEMBER 2000 ACCSS

Eye on the Fleet

FLEET THE

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HIGH IMPACT, quality photography from SAILORS

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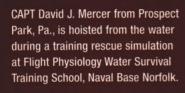


Photo by PHAN Sommer R. Howell

SURVIVOR



INCOMING

RINGSIDE SEAT

AOAN Rudy Liverpool from

Photo by PH3 David E. Carter II

Philadelphia, and A03 Deejay Chiles from Tampa, Fla., spar together in Hanger Bay 1 aboard USS Dwight D. Eisenhower (CVN 69).

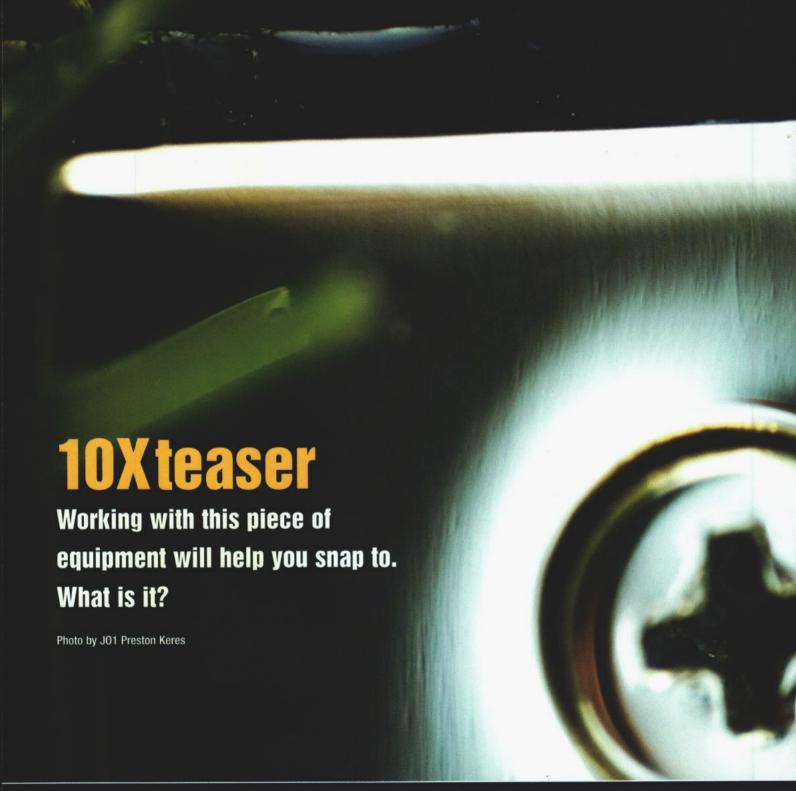
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taken and the date.

Commands with digital photo capability can send attached .jpg files to: navynewsphoto@hq.navy.mil

Mail your submissions to: NAVY VISUAL INFORMATION DIV. NAVAL MEDIA CENTER, 2713 MITSCHER RD., S.W. WASHINGTON, D.C. 20373-5819



Last Month's answer:





Circuits from the forward electrical load center, which controls a multitude of P-3 avionics, engine controls, hydraulic systems and instruments.

Photos by PH2 Aaron Ansarov

Go to our website at www.mediacen.navy.mil or wait for next month's inside back cover to learn the answer...









Crack the Code to Education www.navycollege.navy.mil

